Bureau du surintendant des faillites Canada

Un organisme d'Industrie Canada

Office of the Superintendent of Bankruptcy Canada

An Agency of Industry Canada

Insolvency Statistics in Canada

Third Quarter of 2010

Canada

BSF • OSB

Protéger l'intégrité du système d'insolvabilité

Protecting the integrity of the insolvency System

List of Tables

Table 1: Total Insolvencies 1
Table 2: Insolvencies Filed by Consumers 2
Table 3: Insolvencies Filed by Businesses 3
Table 4: Insolvencies by NAICS Economic Sectors, Canada 4
Table 5: Insolvencies Filed by Consumers by Economic Region (ER) 6
Table 6: Insolvencies Filed by Businesses by ER 13
Table 7: Insolvencies Filed by Consumers by Census Metropolitan Area (CMA) 20
Table 8: Insolvencies Filed by Businesses by CMA 23

Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan AREA (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to: http://www12.statcan.gc.ca/census-recensement/2006/ref/dict/geo009-eng.cfm

Economic Region (ER): Standard geographic units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www12.statcan.gc.ca/census-recensement/2006/ref/dict/geo022-eng.cfm

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Newfoundland and Labrador	**540**	**715**	**669**	**-24.5**	**-19.3**	**2,508**	**2,611**	**-3.9**
Bankruptcies	502	673	634	-25.4	-20.8	2,364	2,503	-5.6
Proposals	38	42	35	-9.5	8.6	144	108	33.3
Prince Edward Island	**154**	**151**	**123**	**2.0**	**25.2**	**615**	**548**	**12.2**
Bankruptcies	130	138	118	-5.8	10.2	541	520	4.0
Proposals	24	13	5	84.6	380.0	74	28	164.3
Nova Scotia	**1,301**	**1,393**	**1,476**	**-6.6**	**-11.9**	**5,335**	**5,323**	**0.2**
Bankruptcies	1,048	1,150	1,316	-8.9	-20.4	4,384	4,654	-5.8
Proposals	253	243	160	4.1	58.1	951	669	42.2
New Brunswick	**993**	**1,042**	**1,174**	**-4.7**	**-15.4**	**3,821**	**3,928**	**-2.7**
Bankruptcies	832	882	1,044	-5.7	-20.3	3,180	3,374	-5.7
Proposals	161	160	130	0.6	23.8	641	554	15.7
Quebec	**9,479**	**10,378**	**11,267**	**-8.7**	**-15.9**	**40,231**	**43,635**	**-7.8**
Bankruptcies	7,040	7,719	9,497	-8.8	-25.9	29,899	36,269	-17.6
Proposals	2,439	2,659	1,770	-8.3	37.8	10,332	7,366	40.3
Ontario	**13,986**	**15,399**	**18,554**	**-9.2**	**-24.6**	**60,390**	**68,088**	**-11.3**
Bankruptcies	8,191	9,426	13,573	-13.1	-39.7	36,915	48,993	-24.7
Proposals	5,795	5,973	4,981	-3.0	16.3	23,475	19,095	22.9
Manitoba	**657**	**730**	**842**	**-10.0**	**-22.0**	**2,807**	**3,171**	**-11.5**
Bankruptcies	479	553	653	-13.4	-26.6	2,109	2,515	-16.1
Proposals	178	177	189	0.6	-5.8	698	656	6.4
Saskatchewan	**603**	**637**	**714**	**-5.3**	**-15.5**	**2,510**	**2,580**	**-2.7**
Bankruptcies	400	416	532	-3.8	-24.8	1,670	1,962	-14.9
Proposals	203	221	182	-8.1	11.5	840	618	35.9
Alberta	**2,741**	**2,986**	**3,628**	**-8.2**	**-24.4**	**11,394**	**12,130**	**-6.1**
Bankruptcies	2,064	2,289	3,020	-9.8	-31.7	8,662	10,227	-15.3
Proposals	677	697	608	-2.9	11.3	2,732	1,903	43.6
British Columbia	**3,013**	**3,401**	**3,680**	**-11.4**	**-18.1**	**12,801**	**13,255**	**-3.4**
Bankruptcies	2,259	2,631	3,008	-14.1	-24.9	9,793	10,895	-10.1
Proposals	754	770	672	-2.1	12.2	3,008	2,360	27.5
Northwest Territories	**8**	**17**	**17**	**-52.9**	**-52.9**	**41**	**49**	**-16.3**
Bankruptcies	3	13	17	-76.9	-82.4	28	42	-33.3
Proposals	5	4	0	25.0	–	13	7	85.7
Yukon	**7**	**10**	**15**	**-30.0**	**-53.3**	**40**	**42**	**-4.8**
Bankruptcies	7	8	15	-12.5	-53.3	31	39	-20.5
Proposals	0	2	0	-100.0	–	9	3	200.0
Nunavut	**0**	**0**	**1**	**--**	**-100.0**	**4**	**10**	**-60.0**
Bankruptcies	0	0	0	--	–	3	9	-66.7
Proposals	0	0	1	--	-100.0	1	1	0.0
Canada	**33,482**	**36,859**	**42,160**	**-9.2**	**-20.6**	**142,497**	**155,370**	**-8.3**
Bankruptcies	**22,955**	**25,898**	**33,427**	**-11.4**	**-31.3**	**99,579**	**122,002**	**-18.4**
Proposals	**10,527**	**10,961**	**8,733**	**-4.0**	**20.5**	**42,918**	**33,368**	**28.6**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Newfoundland and Labrador	**537**	**708**	**666**	**-24.2**	**-19.4**	**2,483**	**2,578**	**-3.7**
Bankruptcies	499	666	631	-25.1	-20.9	2,339	2,471	-5.3
Proposals	38	42	35	-9.5	8.6	144	107	34.6
Prince Edward Island	**149**	**148**	**112**	**0.7**	**33.0**	**597**	**517**	**15.5**
Bankruptcies	127	135	108	-5.9	17.6	526	495	6.3
Proposals	22	13	4	69.2	450.0	71	22	222.7
Nova Scotia	**1,259**	**1,339**	**1,448**	**-6.0**	**-13.1**	**5,170**	**5,164**	**0.1**
Bankruptcies	1,016	1,106	1,292	-8.1	-21.4	4,252	4,516	-5.8
Proposals	243	233	156	4.3	55.8	918	648	41.7
New Brunswick	**977**	**1,017**	**1,140**	**-3.9**	**-14.3**	**3,726**	**3,776**	**-1.3**
Bankruptcies	818	860	1,024	-4.9	-20.1	3,099	3,265	-5.1
Proposals	159	157	116	1.3	37.1	627	511	22.7
Quebec	**9,030**	**9,794**	**10,730**	**-7.8**	**-15.8**	**38,039**	**41,042**	**-7.3**
Bankruptcies	6,719	7,320	9,074	-8.2	-26.0	28,350	34,263	-17.3
Proposals	2,311	2,474	1,656	-6.6	39.6	9,689	6,779	42.9
Ontario	**13,569**	**14,902**	**17,911**	**-8.9**	**-24.2**	**58,387**	**65,410**	**-10.7**
Bankruptcies	7,858	8,988	13,004	-12.6	-39.6	35,238	46,684	-24.5
Proposals	5,711	5,914	4,907	-3.4	16.4	23,149	18,726	23.6
Manitoba	**642**	**712**	**827**	**-9.8**	**-22.4**	**2,724**	**3,084**	**-11.7**
Bankruptcies	469	537	643	-12.7	-27.1	2,044	2,445	-16.4
Proposals	173	175	184	-1.1	-6.0	680	639	6.4
Saskatchewan	**574**	**604**	**659**	**-5.0**	**-12.9**	**2,356**	**2,360**	**-0.2**
Bankruptcies	380	394	487	-3.6	-22.0	1,571	1,788	-12.1
Proposals	194	210	172	-7.6	12.8	785	572	37.2
Alberta	**2,631**	**2,877**	**3,503**	**-8.6**	**-24.9**	**10,921**	**11,631**	**-6.1**
Bankruptcies	1,973	2,194	2,917	-10.1	-32.4	8,274	9,809	-15.6
Proposals	658	683	586	-3.7	12.3	2,647	1,822	45.3
British Columbia	**2,950**	**3,331**	**3,561**	**-11.4**	**-17.2**	**12,492**	**12,716**	**-1.8**
Bankruptcies	2,209	2,571	2,926	-14.1	-24.5	9,545	10,469	-8.8
Proposals	741	760	635	-2.5	16.7	2,947	2,247	31.2
Northwest Territories	**7**	**17**	**17**	**-58.8**	**-58.8**	**40**	**49**	**-18.4**
Bankruptcies	3	13	17	-76.9	-82.4	28	42	-33.3
Proposals	4	4	0	0.0	–	12	7	71.4
Yukon	**7**	**9**	**15**	**-22.2**	**-53.3**	**37**	**42**	**-11.9**
Bankruptcies	7	8	15	-12.5	-53.3	31	39	-20.5
Proposals	0	1	0	-100.0	–	6	3	100.0
Nunavut	**0**	**0**	**0**	--	–	**4**	**9**	**-55.6**
Bankruptcies	0	0	0	--	–	3	9	-66.7
Proposals	0	0	0	--	–	1	0	--
Canada	**32,332**	**35,458**	**40,589**	**-8.8**	**-20.3**	**136,976**	**148,378**	**-7.7**
Bankruptcies	**22,078**	**24,792**	**32,138**	**-10.9**	**-31.3**	**95,300**	**116,295**	**-18.1**
Proposals	**10,254**	**10,666**	**8,451**	**-3.9**	**21.3**	**41,676**	**32,083**	**29.9**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Newfoundland and Labrador	**3**	**7**	**3**	**-57.1**	**0.0**	**25**	**33**	**-24.2**
Bankruptcies	3	7	3	-57.1	0.0	25	32	-21.9
Proposals	0	0	0	--	--	0	1	-100.0
Prince Edward Island	**5**	**3**	**11**	**66.7**	**-54.5**	**18**	**31**	**-41.9**
Bankruptcies	3	3	10	0.0	-70.0	15	25	-40.0
Proposals	2	0	1	--	100.0	3	6	-50.0
Nova Scotia	**42**	**54**	**28**	**-22.2**	**50.0**	**165**	**159**	**3.8**
Bankruptcies	32	44	24	-27.3	33.3	132	138	-4.3
Proposals	10	10	4	0.0	150.0	33	21	57.1
New Brunswick	**16**	**25**	**34**	**-36.0**	**-52.9**	**95**	**152**	**-37.5**
Bankruptcies	14	22	20	-36.4	-30.0	81	109	-25.7
Proposals	2	3	14	-33.3	-85.7	14	43	-67.4
Quebec	**449**	**584**	**537**	**-23.1**	**-16.4**	**2,192**	**2,593**	**-15.5**
Bankruptcies	321	399	423	-19.5	-24.1	1,549	2,006	-22.8
Proposals	128	185	114	-30.8	12.3	643	587	9.5
Ontario	**417**	**497**	**643**	**-16.1**	**-35.1**	**2,003**	**2,678**	**-25.2**
Bankruptcies	333	438	569	-24.0	-41.5	1,677	2,309	-27.4
Proposals	84	59	74	42.4	13.5	326	369	-11.7
Manitoba	**15**	**18**	**15**	**-16.7**	**0.0**	**83**	**87**	**-4.6**
Bankruptcies	10	16	10	-37.5	0.0	65	70	-7.1
Proposals	5	2	5	150.0	0.0	18	17	5.9
Saskatchewan	**29**	**33**	**55**	**-12.1**	**-47.3**	**154**	**220**	**-30.0**
Bankruptcies	20	22	45	-9.1	-55.6	99	174	-43.1
Proposals	9	11	10	-18.2	-10.0	55	46	19.6
Alberta	**110**	**109**	**125**	**0.9**	**-12.0**	**473**	**499**	**-5.2**
Bankruptcies	91	95	103	-4.2	-11.7	388	418	-7.2
Proposals	19	14	22	35.7	-13.6	85	81	4.9
British Columbia	**63**	**70**	**119**	**-10.0**	**-47.1**	**309**	**539**	**-42.7**
Bankruptcies	50	60	82	-16.7	-39.0	248	426	-41.8
Proposals	13	10	37	30.0	-64.9	61	113	-46.0
Northwest Territories	**1**	**0**	**0**	**--**	**--**	**1**	**0**	**--**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	1	0	0	--	--	1	0	--
Yukon	**0**	**1**	**0**	**-100.0**	**--**	**3**	**0**	**--**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	1	0	-100.0	--	3	0	--
Nunavut	**0**	**0**	**1**	**--**	**-100.0**	**0**	**1**	**-100.0**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	1	--	-100.0	0	1	-100.0
Canada	**1,150**	**1,401**	**1,571**	**-17.9**	**-26.8**	**5,521**	**6,992**	**-21.0**
Bankruptcies	**877**	**1,106**	**1,289**	**-20.7**	**-32.0**	**4,279**	**5,707**	**-25.0**
Proposals	**273**	**295**	**282**	**-7.5**	**-3.2**	**1,242**	**1,285**	**-3.3**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Agriculture, Forestry, Fishing and Hunting	**24**	**44**	**52**	**-45.5**	**-53.8**	**159**	**269**	**-40.9**
Bankruptcies	17	33	42	-48.5	-59.5	116	216	-46.3
Proposals	7	11	10	-36.4	-30.0	43	53	-18.9
Mining and Oil and Gas Extraction	**14**	**12**	**12**	**16.7**	**16.7**	**68**	**56**	**21.4**
Bankruptcies	6	10	11	-40.0	-45.5	46	38	21.1
Proposals	8	2	1	300.0	700.0	22	18	22.2
Utilities	**3**	**2**	**2**	**50.0**	**50.0**	**14**	**21**	**-33.3**
Bankruptcies	3	2	2	50.0	50.0	14	16	-12.5
Proposals	0	0	0	--	--	0	5	-100.0
Construction	**178**	**229**	**245**	**-22.3**	**-27.3**	**889**	**1,056**	**-15.8**
Bankruptcies	146	184	212	-20.7	-31.1	706	907	-22.2
Proposals	32	45	33	-28.9	-3.0	183	149	22.8
Manufacturing	**129**	**155**	**195**	**-16.8**	**-33.8**	**603**	**794**	**-24.1**
Bankruptcies	88	131	155	-32.8	-43.2	470	618	-23.9
Proposals	41	24	40	70.8	2.5	133	176	-24.4
Wholesale Trade	**68**	**85**	**91**	**-20.0**	**-25.3**	**307**	**384**	**-20.1**
Bankruptcies	54	65	78	-16.9	-30.8	240	306	-21.6
Proposals	14	20	13	-30.0	7.7	67	78	-14.1
Retail Trade	**175**	**177**	**208**	**-1.1**	**-15.9**	**780**	**972**	**-19.8**
Bankruptcies	131	157	174	-16.6	-24.7	635	807	-21.3
Proposals	44	20	34	120.0	29.4	145	165	-12.1
Transportation and Warehousing	**75**	**110**	**147**	**-31.8**	**-49.0**	**439**	**648**	**-32.3**
Bankruptcies	66	92	116	-28.3	-43.1	362	519	-30.3
Proposals	9	18	31	-50.0	-71.0	77	129	-40.3
Information and Cultural Industries	**17**	**18**	**29**	**-5.6**	**-41.4**	**86**	**124**	**-30.6**
Bankruptcies	9	12	20	-25.0	-55.0	58	93	-37.6
Proposals	8	6	9	33.3	-11.1	28	31	-9.7
Finance and Insurance	**22**	**21**	**24**	**4.8**	**-8.3**	**108**	**143**	**-24.5**
Bankruptcies	18	15	22	20.0	-18.2	91	114	-20.2
Proposals	4	6	2	-33.3	100.0	17	29	-41.4
Real Estate and Rental and Leasing	**34**	**55**	**46**	**-38.2**	**-26.1**	**196**	**193**	**1.6**
Bankruptcies	29	35	33	-17.1	-12.1	130	142	-8.5
Proposals	5	20	13	-75.0	-61.5	66	51	29.4

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Professional, Scientific and Technical Services	**65**	**91**	**91**	**-28.6**	**-28.6**	**370**	**436**	**-15.1**
Bankruptcies	52	61	76	-14.8	-31.6	270	366	-26.2
Proposals	13	30	15	-56.7	-13.3	100	70	42.9
Management of Companies and Enterprises	**11**	**36**	**8**	**-69.4**	**37.5**	**70**	**42**	**66.7**
Bankruptcies	8	21	6	-61.9	33.3	48	34	41.2
Proposals	3	15	2	-80.0	50.0	22	8	175.0
Administrative and Support, Waste Management and Remediation Services	**45**	**56**	**61**	**-19.6**	**-26.2**	**232**	**294**	**-21.1**
Bankruptcies	32	46	55	-30.4	-41.8	175	252	-30.6
Proposals	13	10	6	30.0	116.7	57	42	35.7
Educational Services	**12**	**10**	**10**	**20.0**	**20.0**	**42**	**48**	**-12.5**
Bankruptcies	8	10	10	-20.0	-20.0	33	38	-13.2
Proposals	4	0	0	--	--	9	10	-10.0
Health Care and Social Assistance	**15**	**19**	**19**	**-21.1**	**-21.1**	**69**	**80**	**-13.8**
Bankruptcies	12	11	17	9.1	-29.4	52	63	-17.5
Proposals	3	8	2	-62.5	50.0	17	17	0.0
Arts, Entertainment and Recreation	**22**	**26**	**37**	**-15.4**	**-40.5**	**110**	**145**	**-24.1**
Bankruptcies	20	21	35	-4.8	-42.9	83	129	-35.7
Proposals	2	5	2	-60.0	0.0	27	16	68.8
Accommodation and Food Services	**169**	**179**	**204**	**-5.6**	**-17.2**	**683**	**842**	**-18.9**
Bankruptcies	116	137	147	-15.3	-21.1	505	671	-24.7
Proposals	53	42	57	26.2	-7.0	178	171	4.1
Other Services (except Public Administration)	**70**	**74**	**88**	**-5.4**	**-20.5**	**287**	**438**	**-34.5**
Bankruptcies	60	62	77	-3.2	-22.1	238	373	-36.2
Proposals	10	12	11	-16.7	-9.1	49	65	-24.6
Public Administration	**2**	**2**	**2**	**0.0**	**0.0**	**9**	**6**	**50.0**
Bankruptcies	2	1	1	100.0	100.0	7	4	75.0
Proposals	0	1	1	-100.0	-100.0	2	2	0.0
Total	**1,150**	**1,401**	**1,571**	**-17.9**	**-26.8**	**5,521**	**6,992**	**-21.0**
Bankruptcies	**877**	**1,106**	**1,289**	**-20.7**	**-32.0**	**4,279**	**5,707**	**-25.0**
Proposals	**273**	**295**	**282**	**-7.5**	**-3.2**	**1,242**	**1,285**	**-3.3**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Newfoundland and Labrador	**537**	**708**	**666**	**-24.2**	**-19.4**	**2,483**	**2,578**	**-3.7**
Bankruptcies	**499**	**666**	**631**	**-25.1**	**-20.9**	**2,339**	**2,471**	**-5.3**
Proposals	**38**	**42**	**35**	**-9.5**	**8.6**	**144**	**107**	**34.6**
Avalon Peninsula	229	289	273	-20.8	-16.1	1,054	1,135	-7.1
Bankruptcies	203	269	251	-24.5	-19.1	972	1,073	-9.4
Proposals	26	20	22	30.0	18.2	82	62	32.3
South Coast - Burin Peninsula	51	74	69	-31.1	-26.1	260	241	7.9
Bankruptcies	50	69	68	-27.5	-26.5	249	238	4.6
Proposals	1	5	1	-80.0	0.0	11	3	266.7
West Coast - Northern Peninsula - Labrador	102	139	126	-26.6	-19.0	489	520	-6.0
Bankruptcies	97	129	118	-24.8	-17.8	461	500	-7.8
Proposals	5	10	8	-50.0	-37.5	28	20	40.0
Notre Dame - Central Bonavista Bay	155	205	198	-24.4	-21.7	679	682	-0.4
Bankruptcies	149	199	194	-25.1	-23.2	657	660	-0.5
Proposals	6	6	4	0.0	50.0	22	22	0.0
Prince Edward Island	**149**	**148**	**112**	**0.7**	**33.0**	**597**	**517**	**15.5**
Bankruptcies	**127**	**135**	**108**	**-5.9**	**17.6**	**526**	**495**	**6.3**
Proposals	**22**	**13**	**4**	**69.2**	**450.0**	**71**	**22**	**222.7**
Nova Scotia	**1,259**	**1,339**	**1,448**	**-6.0**	**-13.1**	**5,170**	**5,164**	**0.1**
Bankruptcies	**1,016**	**1,106**	**1,292**	**-8.1**	**-21.4**	**4,252**	**4,516**	**-5.8**
Proposals	**243**	**233**	**156**	**4.3**	**55.8**	**918**	**648**	**41.7**
Cape Breton	231	255	245	-9.4	-5.7	1,013	992	2.1
Bankruptcies	173	209	205	-17.2	-15.6	796	803	-0.9
Proposals	58	46	40	26.1	45.0	217	189	14.8
North Shore	226	257	252	-12.1	-10.3	918	857	7.1
Bankruptcies	174	206	226	-15.5	-23.0	731	736	-0.7
Proposals	52	51	26	2.0	100.0	187	121	54.5
Annapolis Valley	208	172	224	20.9	-7.1	725	724	0.1
Bankruptcies	179	148	206	20.9	-13.1	631	669	-5.7
Proposals	29	24	18	20.8	61.1	94	55	70.9
Southern	154	156	194	-1.3	-20.6	630	666	-5.4
Bankruptcies	121	126	169	-4.0	-28.4	527	592	-11.0
Proposals	33	30	25	10.0	32.0	103	74	39.2
Halifax	440	499	533	-11.8	-17.4	1,884	1,924	-2.1
Bankruptcies	369	417	485	-11.5	-23.9	1,567	1,715	-8.6
Proposals	71	82	48	-13.4	47.9	317	209	51.7

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
New Brunswick	**977**	**1,017**	**1,140**	**-3.9**	**-14.3**	**3,726**	**3,776**	**-1.3**
Bankruptcies	**818**	**860**	**1,024**	**-4.9**	**-20.1**	**3,099**	**3,265**	**-5.1**
Proposals	**159**	**157**	**116**	**1.3**	**37.1**	**627**	**511**	**22.7**
Campbellton - Miramichi	190	215	248	-11.6	-23.4	741	752	-1.5
Bankruptcies	159	181	236	-12.2	-32.6	630	704	-10.5
Proposals	31	34	12	-8.8	158.3	111	48	131.3
Moncton - Richibucto	282	277	356	1.8	-20.8	1,077	1,188	-9.3
Bankruptcies	230	235	316	-2.1	-27.2	859	1,026	-16.3
Proposals	52	42	40	23.8	30.0	218	162	34.6
Saint John - St.Stephen	226	226	214	0.0	5.6	817	777	5.1
Bankruptcies	189	194	189	-2.6	0.0	685	645	6.2
Proposals	37	32	25	15.6	48.0	132	132	0.0
Fredericton - Oromocto	169	174	212	-2.9	-20.3	648	673	-3.7
Bankruptcies	145	137	186	5.8	-22.0	537	547	-1.8
Proposals	24	37	26	-35.1	-7.7	111	126	-11.9
Edmundston - Woodstock	110	126	109	-12.7	0.9	443	386	14.8
Bankruptcies	95	113	97	-15.9	-2.1	388	342	13.5
Proposals	15	13	12	15.4	25.0	55	44	25.0
Quebec	**9,030**	**9,794**	**10,730**	**-7.8**	**-15.8**	**38,039**	**41,042**	**-7.3**
Bankruptcies	**6,719**	**7,320**	**9,074**	**-8.2**	**-26.0**	**28,350**	**34,263**	**-17.3**
Proposals	**2,311**	**2,474**	**1,656**	**-6.6**	**39.6**	**9,689**	**6,779**	**42.9**
Gaspésie - Îles-de-la-Madeleine	105	83	79	26.5	32.9	373	408	-8.6
Bankruptcies	72	51	60	41.2	20.0	254	308	-17.5
Proposals	33	32	19	3.1	73.7	119	100	19.0
Bas-Saint-Laurent	154	177	166	-13.0	-7.2	666	726	-8.3
Bankruptcies	120	149	139	-19.5	-13.7	511	608	-16.0
Proposals	34	28	27	21.4	25.9	155	118	31.4
Capitale-Nationale	551	611	703	-9.8	-21.6	2,407	2,675	-10.0
Bankruptcies	443	492	612	-10.0	-27.6	1,907	2,388	-20.1
Proposals	108	119	91	-9.2	18.7	500	287	74.2
Chaudière - Appalaches	310	334	382	-7.2	-18.8	1,319	1,417	-6.9
Bankruptcies	232	246	347	-5.7	-33.1	997	1,240	-19.6
Proposals	78	88	35	-11.4	122.9	322	177	81.9
Estrie	323	344	419	-6.1	-22.9	1,326	1,510	-12.2
Bankruptcies	265	274	389	-3.3	-31.9	1,083	1,393	-22.3
Proposals	58	70	30	-17.1	93.3	243	117	107.7
Centre-du-Québec	231	283	300	-18.4	-23.0	1,094	1,196	-8.5
Bankruptcies	180	224	250	-19.6	-28.0	863	1,021	-15.5
Proposals	51	59	50	-13.6	2.0	231	175	32.0

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Montérégie	1,676	1,888	1,899	-11.2	-11.7	6,884	7,255	-5.1
Bankruptcies	1,231	1,378	1,597	-10.7	-22.9	5,067	6,070	-16.5
Proposals	445	510	302	-12.7	47.4	1,817	1,185	53.3
Montréal	2,368	2,567	2,791	-7.8	-15.2	9,901	10,477	-5.5
Bankruptcies	1,797	1,944	2,359	-7.6	-23.8	7,447	8,687	-14.3
Proposals	571	623	432	-8.3	32.2	2,454	1,790	37.1
Laval	487	521	561	-6.5	-13.2	2,059	2,217	-7.1
Bankruptcies	355	364	450	-2.5	-21.1	1,451	1,730	-16.1
Proposals	132	157	111	-15.9	18.9	608	487	24.8
Lanaudière	702	724	811	-3.0	-13.4	2,867	3,024	-5.2
Bankruptcies	478	505	656	-5.3	-27.1	1,978	2,362	-16.3
Proposals	224	219	155	2.3	44.5	889	662	34.3
Laurentides	879	928	973	-5.3	-9.7	3,637	3,710	-2.0
Bankruptcies	624	652	791	-4.3	-21.1	2,550	2,952	-13.6
Proposals	255	276	182	-7.6	40.1	1,087	758	43.4
Outaouais	544	506	660	7.5	-17.6	2,229	2,603	-14.4
Bankruptcies	376	378	553	-0.5	-32.0	1,599	2,144	-25.4
Proposals	168	128	107	31.3	57.0	630	459	37.3
Abitibi - Témiscamingue	125	172	163	-27.3	-23.3	636	758	-16.1
Bankruptcies	105	136	157	-22.8	-33.1	512	670	-23.6
Proposals	20	36	6	-44.4	233.3	124	88	40.9
Mauricie	276	291	371	-5.2	-25.6	1,188	1,293	-8.1
Bankruptcies	203	228	316	-11.0	-35.8	938	1,112	-15.6
Proposals	73	63	55	15.9	32.7	250	181	38.1
Saguenay - Lac-Saint-Jean	241	290	332	-16.9	-27.4	1,128	1,346	-16.2
Bankruptcies	192	246	290	-22.0	-33.8	938	1,195	-21.5
Proposals	49	44	42	11.4	16.7	190	151	25.8
Côte-Nord	55	58	108	-5.2	-49.1	277	372	-25.5
Bankruptcies	44	42	98	4.8	-55.1	218	332	-34.3
Proposals	11	16	10	-31.3	10.0	59	40	47.5
Nord-du-Québec	4	17	12	-76.5	-66.7	48	56	-14.3
Bankruptcies	3	11	10	-72.7	-70.0	36	51	-29.4
Proposals	1	6	2	-83.3	-50.0	12	5	140.0
Ontario	**13,569**	**14,902**	**17,911**	**-8.9**	**-24.2**	**58,387**	**65,410**	**-10.7**
Bankruptcies	**7,858**	**8,988**	**13,004**	**-12.6**	**-39.6**	**35,238**	**46,684**	**-24.5**
Proposals	**5,711**	**5,914**	**4,907**	**-3.4**	**16.4**	**23,149**	**18,726**	**23.6**
Ottawa	1,017	1,039	1,453	-2.1	-30.0	4,344	5,303	-18.1
Bankruptcies	664	711	1,155	-6.6	-42.5	2,986	4,109	-27.3
Proposals	353	328	298	7.6	18.5	1,358	1,194	13.7

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Kingston - Pembroke	479	555	687	-13.7	-30.3	2,102	2,433	-13.6
Bankruptcies	310	401	554	-22.7	-44.0	1,487	1,932	-23.0
Proposals	169	154	133	9.7	27.1	615	501	22.8
Muskoka - Kawarthas	373	388	430	-3.9	-13.3	1,535	1,650	-7.0
Bankruptcies	219	246	322	-11.0	-32.0	965	1,261	-23.5
Proposals	154	142	108	8.5	42.6	570	389	46.5
Toronto	5,783	6,533	7,453	-11.5	-22.4	25,375	26,988	-6.0
Bankruptcies	2,785	3,270	4,735	-14.8	-41.2	12,717	16,849	-24.5
Proposals	2,998	3,263	2,718	-8.1	10.3	12,658	10,139	24.8
Kitchener - Waterloo - Barrie	1,384	1,424	1,916	-2.8	-27.8	5,863	6,796	-13.7
Bankruptcies	849	865	1,420	-1.8	-40.2	3,701	4,892	-24.3
Proposals	535	559	496	-4.3	7.9	2,162	1,904	13.6
Hamilton - Niagara Peninsula	1,651	1,768	1,975	-6.6	-16.4	6,911	7,515	-8.0
Bankruptcies	963	1,133	1,479	-15.0	-34.9	4,343	5,468	-20.6
Proposals	688	635	496	8.3	38.7	2,568	2,047	25.5
London	968	968	1,154	0.0	-16.1	3,798	4,328	-12.2
Bankruptcies	670	701	942	-4.4	-28.9	2,734	3,520	-22.3
Proposals	298	267	212	11.6	40.6	1,064	808	31.7
Windsor - Sarnia	851	994	1,274	-14.4	-33.2	3,695	4,828	-23.5
Bankruptcies	593	698	1,061	-15.0	-44.1	2,643	3,948	-33.1
Proposals	258	296	213	-12.8	21.1	1,052	880	19.5
Stratford - Bruce Peninsula	203	217	327	-6.5	-37.9	903	1,113	-18.9
Bankruptcies	155	165	267	-6.1	-41.9	688	911	-24.5
Proposals	48	52	60	-7.7	-20.0	215	202	6.4
Northeast	678	794	981	-14.6	-30.9	3,002	3,410	-12.0
Bankruptcies	503	620	844	-18.9	-40.4	2,288	2,910	-21.4
Proposals	175	174	137	0.6	27.7	714	500	42.8
Northwest	185	222	261	-16.7	-29.1	860	1,046	-17.8
Bankruptcies	148	177	224	-16.4	-33.9	686	884	-22.4
Proposals	37	45	37	-17.8	0.0	174	162	7.4
Manitoba	**642**	**712**	**827**	**-9.8**	**-22.4**	**2,724**	**3,084**	**-11.7**
Bankruptcies	**469**	**537**	**643**	**-12.7**	**-27.1**	**2,044**	**2,445**	**-16.4**
Proposals	**173**	**175**	**184**	**-1.1**	**-6.0**	**680**	**639**	**6.4**
Southeast	51	52	51	-1.9	0.0	182	189	-3.7
Bankruptcies	38	35	39	8.6	-2.6	142	163	-12.9
Proposals	13	17	12	-23.5	8.3	40	26	53.8
South Central	30	27	31	11.1	-3.2	112	97	15.5
Bankruptcies	25	24	23	4.2	8.7	95	81	17.3
Proposals	5	3	8	66.7	-37.5	17	16	6.3

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Southwest	74	69	95	7.2	-22.1	307	360	-14.7
Bankruptcies	48	51	75	-5.9	-36.0	203	265	-23.4
Proposals	26	18	20	44.4	30.0	104	95	9.5
North Central	16	20	32	-20.0	-50.0	77	99	-22.2
Bankruptcies	9	15	22	-40.0	-59.1	50	78	-35.9
Proposals	7	5	10	40.0	-30.0	27	21	28.6
Winnipeg	400	453	520	-11.7	-23.1	1,747	1,997	-12.5
Bankruptcies	296	341	406	-13.2	-27.1	1,330	1,584	-16.0
Proposals	104	112	114	-7.1	-8.8	417	413	1.0
Interlake	29	43	44	-32.6	-34.1	123	141	-12.8
Bankruptcies	27	34	35	-20.6	-22.9	97	117	-17.1
Proposals	2	9	9	-77.8	-77.8	26	24	8.3
Parklands	16	23	18	-30.4	-11.1	78	92	-15.2
Bankruptcies	11	18	14	-38.9	-21.4	60	73	-17.8
Proposals	5	5	4	0.0	25.0	18	19	-5.3
North	25	24	36	4.2	-30.6	99	105	-5.7
Bankruptcies	15	19	30	-21.1	-50.0	67	82	-18.3
Proposals	10	5	6	100.0	66.7	32	23	39.1
Saskatchewan	**574**	**604**	**659**	**-5.0**	**-12.9**	**2,356**	**2,360**	**-0.2**
Bankruptcies	**380**	**394**	**487**	**-3.6**	**-22.0**	**1,571**	**1,788**	**-12.1**
Proposals	**194**	**210**	**172**	**-7.6**	**12.8**	**785**	**572**	**37.2**
Regina - Moose Mountain	166	153	200	8.5	-17.0	636	653	-2.6
Bankruptcies	101	86	140	17.4	-27.9	379	495	-23.4
Proposals	65	67	60	-3.0	8.3	257	158	62.7
Swift Current - Moose Jaw	54	64	67	-15.6	-19.4	244	243	0.4
Bankruptcies	39	41	51	-4.9	-23.5	166	194	-14.4
Proposals	15	23	16	-34.8	-6.3	78	49	59.2
Saskatoon - Biggar	189	205	173	-7.8	9.2	765	683	12.0
Bankruptcies	129	135	129	-4.4	0.0	521	495	5.3
Proposals	60	70	44	-14.3	36.4	244	188	29.8
Yorkton - Melville	43	45	66	-4.4	-34.8	189	197	-4.1
Bankruptcies	22	27	44	-18.5	-50.0	131	160	-18.1
Proposals	21	18	22	16.7	-4.5	58	37	56.8
Prince Albert	114	129	133	-11.6	-14.3	473	509	-7.1
Bankruptcies	81	99	108	-18.2	-25.0	333	386	-13.7
Proposals	33	30	25	10.0	32.0	140	123	13.8
Northern	8	8	19	0.0	-57.9	49	74	-33.8
Bankruptcies	7	6	15	16.7	-53.3	40	58	-31.0
Proposals	1	2	4	-50.0	-75.0	9	16	-43.8

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Alberta	**2,631**	**2,877**	**3,503**	**-8.6**	**-24.9**	**10,921**	**11,631**	**-6.1**
Bankruptcies	**1,973**	**2,194**	**2,917**	**-10.1**	**-32.4**	**8,274**	**9,809**	**-15.6**
Proposals	**658**	**683**	**586**	**-3.7**	**12.3**	**2,647**	**1,822**	**45.3**
Lethbridge - Medicine Hat	222	288	267	-22.9	-16.9	1,085	1,119	-3.0
Bankruptcies	169	224	231	-24.6	-26.8	854	944	-9.5
Proposals	53	64	36	-17.2	47.2	231	175	32.0
Camrose - Drumheller	121	114	114	6.1	6.1	476	416	14.4
Bankruptcies	88	89	98	-1.1	-10.2	370	370	0.0
Proposals	33	25	16	32.0	106.3	106	46	130.4
Calgary	928	970	1,269	-4.3	-26.9	3,682	4,015	-8.3
Bankruptcies	743	756	1,080	-1.7	-31.2	2,882	3,449	-16.4
Proposals	185	214	189	-13.6	-2.1	800	566	41.3
Banff - Jasper - Rocky Mountain House	48	59	104	-18.6	-53.8	243	281	-13.5
Bankruptcies	40	46	89	-13.0	-55.1	185	245	-24.5
Proposals	8	13	15	-38.5	-46.7	58	36	61.1
Red Deer	109	161	232	-32.3	-53.0	568	765	-25.8
Bankruptcies	86	134	211	-35.8	-59.2	456	682	-33.1
Proposals	23	27	21	-14.8	9.5	112	83	34.9
Edmonton	986	985	1,180	0.1	-16.4	3,794	3,901	-2.7
Bankruptcies	688	717	934	-4.0	-26.3	2,722	3,166	-14.0
Proposals	298	268	246	11.2	21.1	1,072	735	45.9
Athabasca - Grande Prairie - Peace River	167	233	288	-28.3	-42.0	865	916	-5.6
Bankruptcies	128	177	231	-27.7	-44.6	668	767	-12.9
Proposals	39	56	57	-30.4	-31.6	197	149	32.2
Wood Buffalo - Cold Lake	50	67	50	-25.4	0.0	208	217	-4.1
Bankruptcies	30	52	44	-42.3	-31.8	137	186	-26.3
Proposals	20	15	6	33.3	233.3	71	31	129.0
British Columbia	**2,950**	**3,331**	**3,561**	**-11.4**	**-17.2**	**12,492**	**12,716**	**-1.8**
Bankruptcies	**2,209**	**2,571**	**2,926**	**-14.1**	**-24.5**	**9,545**	**10,469**	**-8.8**
Proposals	**741**	**760**	**635**	**-2.5**	**16.7**	**2,947**	**2,247**	**31.2**
Vancouver Island and Coast	601	656	739	-8.4	-18.7	2,459	2,595	-5.2
Bankruptcies	471	536	628	-12.1	-25.0	1,954	2,142	-8.8
Proposals	130	120	111	8.3	17.1	505	453	11.5
Lower Mainland - Southwest	1,565	1,783	1,958	-12.2	-20.1	6,689	6,919	-3.3
Bankruptcies	1,151	1,362	1,558	-15.5	-26.1	5,037	5,578	-9.7
Proposals	414	421	400	-1.7	3.5	1,652	1,341	23.2

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Thompson - Okanagan	444	501	504	-11.4	-11.9	1,848	1,799	2.7
Bankruptcies	325	379	426	-14.2	-23.7	1,396	1,525	-8.5
Proposals	119	122	78	-2.5	52.6	452	274	65.0
Kootenay	114	107	94	6.5	21.3	423	379	11.6
Bankruptcies	77	78	77	-1.3	0.0	309	319	-3.1
Proposals	37	29	17	27.6	117.6	114	60	90.0
Cariboo	121	152	173	-20.4	-30.1	589	655	-10.1
Bankruptcies	92	111	157	-17.1	-41.4	451	586	-23.0
Proposals	29	41	16	-29.3	81.3	138	69	100.0
North Coast	37	39	36	-5.1	2.8	146	127	15.0
Bankruptcies	33	33	32	0.0	3.1	121	113	7.1
Proposals	4	6	4	-33.3	0.0	25	14	78.6
Nechako	29	33	28	-12.1	3.6	120	96	25.0
Bankruptcies	27	28	28	-3.6	-3.6	104	91	14.3
Proposals	2	5	0	-60.0	--	16	5	220.0
Northeast	37	59	29	-37.3	27.6	218	146	49.3
Bankruptcies	32	45	21	-28.9	52.4	173	116	49.1
Proposals	5	14	8	-64.3	-37.5	45	30	50.0
Northwest Territories	**7**	**17**	**17**	**-58.8**	**-58.8**	**40**	**49**	**-18.4**
Bankruptcies	**3**	**13**	**17**	**-76.9**	**-82.4**	**28**	**42**	**-33.3**
Proposals	**4**	**4**	**0**	**0.0**	**--**	**12**	**7**	**71.4**
Yukon Territory	**7**	**9**	**15**	**-22.2**	**-53.3**	**37**	**42**	**-11.9**
Bankruptcies	**7**	**8**	**15**	**-12.5**	**-53.3**	**31**	**39**	**-20.5**
Proposals	**0**	**1**	**0**	**-100.0**	**--**	**6**	**3**	**100.0**
Nunavut	**0**	**0**	**0**	**--**	**--**	**4**	**9**	**-55.6**
Bankruptcies	**0**	**0**	**0**	**--**	**--**	**3**	**9**	**-66.7**
Proposals	**0**	**0**	**0**	**--**	**--**	**1**	**0**	**--**

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Newfoundland and Labrador	**3**	**7**	**3**	**-57.1**	**0.0**	**25**	**33**	**-24.2**
Bankruptcies	**3**	**7**	**3**	**-57.1**	**0.0**	**25**	**32**	**-21.9**
Proposals	**0**	**0**	**0**	--	--	**0**	**1**	**-100.0**
Avalon Peninsula	2	2	1	0.0	100.0	11	12	-8.3
Bankruptcies	2	2	1	0.0	100.0	11	12	-8.3
Proposals	0	0	0	--	--	0	0	--
South Coast - Burin Peninsula	0	0	1	--	-100.0	2	1	100.0
Bankruptcies	0	0	1	--	-100.0	2	1	100.0
Proposals	0	0	0	--	--	0	0	--
West Coast - Northern Peninsula - Labrador	0	4	1	-100.0	-100.0	6	12	-50.0
Bankruptcies	0	4	1	-100.0	-100.0	6	12	-50.0
Proposals	0	0	0	--	--	0	0	--
Notre Dame - Central Bonavista Bay	1	1	0	0.0	--	7	8	-12.5
Bankruptcies	1	1	0	0.0	--	7	7	0.0
Proposals	0	0	0	--	--	0	1	-100.0
Prince Edward Island	**5**	**3**	**11**	**66.7**	**-54.5**	**18**	**31**	**-41.9**
Bankruptcies	**3**	**3**	**10**	**0.0**	**-70.0**	**15**	**25**	**-40.0**
Proposals	**2**	**0**	**1**	--	**100.0**	**3**	**6**	**-50.0**
Nova Scotia	**42**	**54**	**28**	**-22.2**	**50.0**	**165**	**159**	**3.8**
Bankruptcies	**32**	**44**	**24**	**-27.3**	**33.3**	**132**	**138**	**-4.3**
Proposals	**10**	**10**	**4**	**0.0**	**150.0**	**33**	**21**	**57.1**
Cape Breton	3	1	5	200.0	-40.0	9	23	-60.9
Bankruptcies	2	1	3	100.0	-33.3	6	17	-64.7
Proposals	1	0	2	--	-50.0	3	6	-50.0
North Shore	3	4	4	-25.0	-25.0	21	23	-8.7
Bankruptcies	3	4	2	-25.0	50.0	21	19	10.5
Proposals	0	0	2	--	-100.0	0	4	-100.0
Annapolis Valley	6	10	3	-40.0	100.0	22	24	-8.3
Bankruptcies	5	10	3	-50.0	66.7	21	23	-8.7
Proposals	1	0	0	--	--	1	1	0.0
Southern	6	3	2	100.0	200.0	20	14	42.9
Bankruptcies	2	3	2	-33.3	0.0	15	11	36.4
Proposals	4	0	0	--	--	5	3	66.7
Halifax	23	36	13	-36.1	76.9	92	74	24.3
Bankruptcies	19	26	13	-26.9	46.2	68	68	0.0
Proposals	4	10	0	-60.0	--	24	6	300.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
New Brunswick	**16**	**25**	**34**	**-36.0**	**-52.9**	**95**	**152**	**-37.5**
Bankruptcies	**14**	**22**	**20**	**-36.4**	**-30.0**	**81**	**109**	**-25.7**
Proposals	**2**	**3**	**14**	**-33.3**	**-85.7**	**14**	**43**	**-67.4**
Campbellton - Miramichi	2	15	2	-86.7	0.0	24	32	-25.0
Bankruptcies	2	13	1	-84.6	100.0	22	26	-15.4
Proposals	0	2	1	-100.0	-100.0	2	6	-66.7
Moncton - Richibucto	10	4	7	150.0	42.9	31	30	3.3
Bankruptcies	9	4	5	125.0	80.0	30	23	30.4
Proposals	1	0	2	--	-50.0	1	7	-85.7
Saint John - St.Stephen	3	2	8	50.0	-62.5	7	25	-72.0
Bankruptcies	2	1	5	100.0	-60.0	4	13	-69.2
Proposals	1	1	3	0.0	-66.7	3	12	-75.0
Fredericton - Oromocto	1	2	7	-50.0	-85.7	17	26	-34.6
Bankruptcies	1	2	2	-50.0	-50.0	10	17	-41.2
Proposals	0	0	5	--	-100.0	7	9	-22.2
Edmundston - Woodstock	0	2	10	-100.0	-100.0	15	39	-61.5
Bankruptcies	0	2	7	-100.0	-100.0	14	30	-53.3
Proposals	0	0	3	--	-100.0	1	9	-88.9
Quebec	**449**	**584**	**537**	**-23.1**	**-16.4**	**2,192**	**2,593**	**-15.5**
Bankruptcies	**321**	**399**	**423**	**-19.5**	**-24.1**	**1,549**	**2,006**	**-22.8**
Proposals	**128**	**185**	**114**	**-30.8**	**12.3**	**643**	**587**	**9.5**
Gaspésie - Îles-de-la-Madeleine	5	4	2	25.0	150.0	12	18	-33.3
Bankruptcies	4	3	1	33.3	300.0	9	12	-25.0
Proposals	1	1	1	0.0	0.0	3	6	-50.0
Bas-Saint-Laurent	5	13	8	-61.5	-37.5	39	66	-40.9
Bankruptcies	3	8	6	-62.5	-50.0	25	51	-51.0
Proposals	2	5	2	-60.0	0.0	14	15	-6.7
Capitale-Nationale	36	32	25	12.5	44.0	153	212	-27.8
Bankruptcies	27	26	18	3.8	50.0	100	138	-27.5
Proposals	9	6	7	50.0	28.6	53	74	-28.4
Chaudière - Appalaches	19	17	15	11.8	26.7	91	121	-24.8
Bankruptcies	11	13	14	-15.4	-21.4	70	89	-21.3
Proposals	8	4	1	100.0	700.0	21	32	-34.4
Estrie	11	13	26	-15.4	-57.7	63	105	-40.0
Bankruptcies	8	9	21	-11.1	-61.9	46	89	-48.3
Proposals	3	4	5	-25.0	-40.0	17	16	6.3
Centre-du-Québec	15	15	11	0.0	36.4	53	57	-7.0
Bankruptcies	9	10	9	-10.0	0.0	33	45	-26.7
Proposals	6	5	2	20.0	200.0	20	12	66.7

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Montérégie	77	91	98	-15.4	-21.4	364	391	-6.9
Bankruptcies	57	61	74	-6.6	-23.0	269	309	-12.9
Proposals	20	30	24	-33.3	-16.7	95	82	15.9
Montréal	145	213	178	-31.9	-18.5	720	800	-10.0
Bankruptcies	107	136	145	-21.3	-26.2	492	646	-23.8
Proposals	38	77	33	-50.6	15.2	228	154	48.1
Laval	40	39	38	2.6	5.3	146	156	-6.4
Bankruptcies	23	25	28	-8.0	-17.9	93	126	-26.2
Proposals	17	14	10	21.4	70.0	53	30	76.7
Lanaudière	22	35	26	-37.1	-15.4	131	130	0.8
Bankruptcies	15	27	19	-44.4	-21.1	98	98	0.0
Proposals	7	8	7	-12.5	0.0	33	32	3.1
Laurentides	28	47	42	-40.4	-33.3	176	216	-18.5
Bankruptcies	21	33	36	-36.4	-41.7	126	163	-22.7
Proposals	7	14	6	-50.0	16.7	50	53	-5.7
Outaouais	12	16	10	-25.0	20.0	68	89	-23.6
Bankruptcies	8	11	8	-27.3	0.0	44	62	-29.0
Proposals	4	5	2	-20.0	100.0	24	27	-11.1
Abitibi - Témiscamingue	9	14	4	-35.7	125.0	43	19	126.3
Bankruptcies	5	13	3	-61.5	66.7	38	16	137.5
Proposals	4	1	1	300.0	300.0	5	3	66.7
Mauricie	14	16	22	-12.5	-36.4	76	101	-24.8
Bankruptcies	14	10	17	40.0	-17.6	58	73	-20.5
Proposals	0	6	5	-100.0	-100.0	18	28	-35.7
Saguenay - Lac-Saint-Jean	6	13	23	-53.8	-73.9	42	84	-50.0
Bankruptcies	5	11	18	-54.5	-72.2	36	65	-44.6
Proposals	1	2	5	-50.0	-80.0	6	19	-68.4
Côte-Nord	2	3	4	-33.3	-50.0	9	21	-57.1
Bankruptcies	2	2	2	0.0	0.0	8	19	-57.9
Proposals	0	1	2	-100.0	-100.0	1	2	-50.0
Nord-du-Québec	1	0	2	--	-50.0	4	4	0.0
Bankruptcies	1	0	2	--	-50.0	4	4	0.0
Proposals	0	0	0	--	--	0	0	--
Ontario	**417**	**497**	**643**	**-16.1**	**-35.1**	**2,003**	**2,678**	**-25.2**
Bankruptcies	**333**	**438**	**569**	**-24.0**	**-41.5**	**1,677**	**2,309**	**-27.4**
Proposals	**84**	**59**	**74**	**42.4**	**13.5**	**326**	**369**	**-11.7**
Ottawa	35	54	53	-35.2	-34.0	190	274	-30.7
Bankruptcies	26	49	44	-46.9	-40.9	156	227	-31.3
Proposals	9	5	9	80.0	0.0	34	47	-27.7

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Kingston - Pembroke	16	8	20	100.0	-20.0	57	83	-31.3
Bankruptcies	15	7	18	114.3	-16.7	48	78	-38.5
Proposals	1	1	2	0.0	-50.0	9	5	80.0
Muskoka - Kawarthas	8	10	12	-20.0	-33.3	46	49	-6.1
Bankruptcies	7	9	11	-22.2	-36.4	41	44	-6.8
Proposals	1	1	1	0.0	0.0	5	5	0.0
Toronto	222	255	331	-12.9	-32.9	1,039	1,347	-22.9
Bankruptcies	174	213	293	-18.3	-40.6	850	1,135	-25.1
Proposals	48	42	38	14.3	26.3	189	212	-10.8
Kitchener - Waterloo - Barrie	34	35	67	-2.9	-49.3	163	223	-26.9
Bankruptcies	28	34	59	-17.6	-52.5	145	190	-23.7
Proposals	6	1	8	500.0	-25.0	18	33	-45.5
Hamilton - Niagara Peninsula	46	65	78	-29.2	-41.0	237	296	-19.9
Bankruptcies	36	61	69	-41.0	-47.8	206	261	-21.1
Proposals	10	4	9	150.0	11.1	31	35	-11.4
London	7	18	22	-61.1	-68.2	63	98	-35.7
Bankruptcies	5	18	17	-72.2	-70.6	52	88	-40.9
Proposals	2	0	5	--	-60.0	11	10	10.0
Windsor - Sarnia	18	25	21	-28.0	-14.3	75	105	-28.6
Bankruptcies	14	21	21	-33.3	-33.3	64	93	-31.2
Proposals	4	4	0	0.0	--	11	12	-8.3
Stratford - Bruce Peninsula	7	7	11	0.0	-36.4	32	43	-25.6
Bankruptcies	7	6	11	16.7	-36.4	27	40	-32.5
Proposals	0	1	0	-100.0	--	5	3	66.7
Northeast	15	12	14	25.0	7.1	62	118	-47.5
Bankruptcies	13	12	13	8.3	0.0	55	114	-51.8
Proposals	2	0	1	--	100.0	7	4	75.0
Northwest	8	7	11	14.3	-27.3	38	42	-9.5
Bankruptcies	7	7	11	0.0	-36.4	34	40	-15.0
Proposals	1	0	0	--	--	4	2	100.0
Manitoba	**15**	**18**	**15**	**-16.7**	**0.0**	**83**	**87**	**-4.6**
Bankruptcies	**10**	**16**	**10**	**-37.5**	**0.0**	**65**	**70**	**-7.1**
Proposals	**5**	**2**	**5**	**150.0**	**0.0**	**18**	**17**	**5.9**
Southeast	0	0	0	--	--	4	7	-42.9
Bankruptcies	0	0	0	--	--	3	7	-57.1
Proposals	0	0	0	--	--	1	0	--
South Central	1	2	0	-50.0	--	5	2	150.0
Bankruptcies	1	2	0	-50.0	--	5	1	400.0
Proposals	0	0	0	--	--	0	1	-100.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Southwest	3	6	4	-50.0	-25.0	21	19	10.5
Bankruptcies	3	6	2	-50.0	50.0	19	17	11.8
Proposals	0	0	2	--	-100.0	2	2	0.0
North Central	0	1	0	-100.0	--	4	10	-60.0
Bankruptcies	0	1	0	-100.0	--	4	6	-33.3
Proposals	0	0	0	--	--	0	4	-100.0
Winnipeg	10	5	8	100.0	25.0	35	36	-2.8
Bankruptcies	6	3	5	100.0	20.0	21	26	-19.2
Proposals	4	2	3	100.0	33.3	14	10	40.0
Interlake	0	2	1	-100.0	-100.0	7	4	75.0
Bankruptcies	0	2	1	-100.0	-100.0	7	4	75.0
Proposals	0	0	0	--	--	0	0	--
Parklands	1	2	2	-50.0	-50.0	6	5	20.0
Bankruptcies	0	2	2	-100.0	-100.0	5	5	0.0
Proposals	1	0	0	--	--	1	0	--
North	0	0	0	--	--	0	3	-100.0
Bankruptcies	0	0	0	--	--	0	3	-100.0
Proposals	0	0	0	--	--	0	0	--
Saskatchewan	**29**	**33**	**55**	**-12.1**	**-47.3**	**154**	**220**	**-30.0**
Bankruptcies	**20**	**22**	**45**	**-9.1**	**-55.6**	**99**	**174**	**-43.1**
Proposals	**9**	**11**	**10**	**-18.2**	**-10.0**	**55**	**46**	**19.6**
Regina - Moose Mountain	10	12	23	-16.7	-56.5	53	76	-30.3
Bankruptcies	7	6	19	16.7	-63.2	27	59	-54.2
Proposals	3	6	4	-50.0	-25.0	26	17	52.9
Swift Current - Moose Jaw	3	2	3	50.0	0.0	23	16	43.8
Bankruptcies	1	2	3	-50.0	-66.7	13	12	8.3
Proposals	2	0	0	--	--	10	4	150.0
Saskatoon - Biggar	7	13	12	-46.2	-41.7	44	51	-13.7
Bankruptcies	7	10	9	-30.0	-22.2	37	44	-15.9
Proposals	0	3	3	-100.0	-100.0	7	7	0.0
Yorkton - Melville	4	0	10	--	-60.0	10	24	-58.3
Bankruptcies	1	0	8	--	-87.5	5	19	-73.7
Proposals	3	0	2	--	50.0	5	5	0.0
Prince Albert	5	6	6	-16.7	-16.7	23	44	-47.7
Bankruptcies	4	4	5	0.0	-20.0	16	33	-51.5
Proposals	1	2	1	-50.0	0.0	7	11	-36.4
Northern	0	0	1	--	-100.0	1	7	-85.7
Bankruptcies	0	0	1	--	-100.0	1	6	-83.3
Proposals	0	0	0	--	--	0	1	-100.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Alberta	**110**	**109**	**125**	**0.9**	**-12.0**	**473**	**499**	**-5.2**
Bankruptcies	**91**	**95**	**103**	**-4.2**	**-11.7**	**388**	**418**	**-7.2**
Proposals	**19**	**14**	**22**	**35.7**	**-13.6**	**85**	**81**	**4.9**
Lethbridge - Medicine Hat	6	5	3	20.0	100.0	26	18	44.4
Bankruptcies	4	3	3	33.3	33.3	20	13	53.8
Proposals	2	2	0	0.0	--	6	5	20.0
Camrose - Drumheller	2	6	3	-66.7	-33.3	24	14	71.4
Bankruptcies	1	6	1	-83.3	0.0	20	12	66.7
Proposals	1	0	2	--	-50.0	4	2	100.0
Calgary	38	34	53	11.8	-28.3	160	198	-19.2
Bankruptcies	35	31	42	12.9	-16.7	141	167	-15.6
Proposals	3	3	11	0.0	-72.7	19	31	-38.7
Banff - Jasper - Rocky Mountain House	1	7	0	-85.7	--	12	13	-7.7
Bankruptcies	1	7	0	-85.7	--	12	12	0.0
Proposals	0	0	0	--	--	0	1	-100.0
Red Deer	11	5	8	120.0	37.5	40	39	2.6
Bankruptcies	10	5	7	100.0	42.9	35	36	-2.8
Proposals	1	0	1	--	0.0	5	3	66.7
Edmonton	30	29	29	3.4	3.4	129	110	17.3
Bankruptcies	24	26	24	-7.7	0.0	98	86	14.0
Proposals	6	3	5	100.0	20.0	31	24	29.2
Athabasca - Grande Prairie - Peace River	17	18	19	-5.6	-10.5	65	72	-9.7
Bankruptcies	12	15	17	-20.0	-29.4	50	61	-18.0
Proposals	5	3	2	66.7	150.0	15	11	36.4
Wood Buffalo - Cold Lake	3	5	9	-40.0	-66.7	15	33	-54.5
Bankruptcies	3	2	8	50.0	-62.5	11	30	-63.3
Proposals	0	3	1	-100.0	-100.0	4	3	33.3
British Columbia	**63**	**70**	**119**	**-10.0**	**-47.1**	**309**	**539**	**-42.7**
Bankruptcies	**50**	**60**	**82**	**-16.7**	**-39.0**	**248**	**426**	**-41.8**
Proposals	**13**	**10**	**37**	**30.0**	**-64.9**	**61**	**113**	**-46.0**
Vancouver Island and Coast	14	8	36	75.0	-61.1	43	115	-62.6
Bankruptcies	10	7	10	42.9	0.0	29	74	-60.8
Proposals	4	1	26	300.0	-84.6	14	41	-65.9
Lower Mainland - Southwest	33	42	52	-21.4	-36.5	184	255	-27.8
Bankruptcies	26	35	44	-25.7	-40.9	151	203	-25.6
Proposals	7	7	8	0.0	-12.5	33	52	-36.5

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Thompson - Okanagan	9	13	22	-30.8	-59.1	49	81	-39.5
Bankruptcies	8	13	20	-38.5	-60.0	45	76	-40.8
Proposals	1	0	2	--	-50.0	4	5	-20.0
Kootenay	3	2	1	50.0	200.0	6	20	-70.0
Bankruptcies	2	2	1	0.0	100.0	5	14	-64.3
Proposals	1	0	0	--	--	1	6	-83.3
Cariboo	1	2	6	-50.0	-83.3	10	51	-80.4
Bankruptcies	1	0	5	--	-80.0	3	44	-93.2
Proposals	0	2	1	-100.0	-100.0	7	7	0.0
North Coast	0	0	2	--	-100.0	1	5	-80.0
Bankruptcies	0	0	2	--	-100.0	1	5	-80.0
Proposals	0	0	0	--	--	0	0	--
Nechako	0	1	0	-100.0	--	5	7	-28.6
Bankruptcies	0	1	0	-100.0	--	5	7	-28.6
Proposals	0	0	0	--	--	0	0	--
Northeast	2	1	0	100.0	--	9	4	125.0
Bankruptcies	2	1	0	100.0	--	8	3	166.7
Proposals	0	0	0	--	--	1	1	0.0
Northwest Territories	**1**	**0**	**0**	**--**	**--**	**1**	**0**	**--**
Bankruptcies	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Proposals	**1**	**0**	**0**	**--**	**--**	**1**	**0**	**--**
Yukon Territory	**0**	**1**	**0**	**-100.0**	**--**	**3**	**0**	**--**
Bankruptcies	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Proposals	**0**	**1**	**0**	**-100.0**	**--**	**3**	**0**	**--**
Nunavut	**0**	**0**	**1**	**--**	**-100.0**	**0**	**1**	**-100.0**
Bankruptcies	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Proposals	**0**	**0**	**1**	**--**	**-100.0**	**0**	**1**	**-100.0**

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
St. John's	**N.L.**	**173**	**200**	**201**	**-13.5**	**-13.9**	**760**	**832**	**-8.7**
Bankruptcies		156	185	183	-15.7	-14.8	704	781	-9.9
Proposals		17	15	18	13.3	-5.6	56	51	9.8
Halifax	**N.S.**	**421**	**479**	**509**	**-12.1**	**-17.3**	**1,808**	**1,850**	**-2.3**
Bankruptcies		354	399	463	-11.3	-23.5	1,503	1,648	-8.8
Proposals		67	80	46	-16.3	45.7	305	202	51.0
Moncton	**N.B.**	**197**	**187**	**250**	**5.3**	**-21.2**	**747**	**806**	**-7.3**
Bankruptcies		158	162	219	-2.5	-27.9	604	697	-13.3
Proposals		39	25	31	56.0	25.8	143	109	31.2
Saint John	**N.B.**	**171**	**149**	**161**	**14.8**	**6.2**	**592**	**594**	**-0.3**
Bankruptcies		140	131	140	6.9	0.0	492	495	-0.6
Proposals		31	18	21	72.2	47.6	100	99	1.0
Saguenay	**Que.**	**142**	**167**	**199**	**-15.0**	**-28.6**	**662**	**794**	**-16.6**
Bankruptcies		115	144	172	-20.1	-33.1	543	692	-21.5
Proposals		27	23	27	17.4	0.0	119	102	16.7
Québec	**Que.**	**581**	**606**	**726**	**-4.1**	**-20.0**	**2,474**	**2,787**	**-11.2**
Bankruptcies		456	485	642	-6.0	-29.0	1,937	2,470	-21.6
Proposals		125	121	84	3.3	48.8	537	317	69.4
Sherbrooke	**Que.**	**217**	**218**	**282**	**-0.5**	**-23.0**	**863**	**979**	**-11.8**
Bankruptcies		180	178	259	1.1	-30.5	711	898	-20.8
Proposals		37	40	23	-7.5	60.9	152	81	87.7
Trois-Rivières	**Que.**	**144**	**153**	**210**	**-5.9**	**-31.4**	**656**	**748**	**-12.3**
Bankruptcies		113	128	180	-11.7	-37.2	532	655	-18.8
Proposals		31	25	30	24.0	3.3	124	93	33.3
Montréal	**Que.**	**4,692**	**5,171**	**5,535**	**-9.3**	**-15.2**	**19,644**	**20,935**	**-6.2**
Bankruptcies		3,440	3,754	4,573	-8.4	-24.8	14,244	16,987	-16.1
Proposals		1,252	1,417	962	-11.6	30.1	5,400	3,948	36.8
Ottawa - Gatineau	**Ont./ Que.**	**1,087**	**1,016**	**1,486**	**7.0**	**-26.9**	**4,443**	**5,533**	**-19.7**
Bankruptcies		702	717	1,183	-2.1	-40.7	3,043	4,295	-29.2
Proposals		385	299	303	28.8	27.1	1,400	1,238	13.1
Kingston	**Ont.**	**149**	**193**	**213**	**-22.8**	**-30.0**	**649**	**772**	**-15.9**
Bankruptcies		92	130	182	-29.2	-49.5	459	662	-30.7
Proposals		57	63	31	-9.5	83.9	190	110	72.7
Peterborough	**Ont.**	**142**	**120**	**116**	**18.3**	**22.4**	**478**	**485**	**-1.4**
Bankruptcies		84	77	91	9.1	-7.7	298	372	-19.9
Proposals		58	43	25	34.9	132.0	180	113	59.3
Oshawa	**Ont.**	**460**	**538**	**628**	**-14.5**	**-26.8**	**1,976**	**2,185**	**-9.6**
Bankruptcies		236	261	392	-9.6	-39.8	983	1,395	-29.5
Proposals		224	277	236	-19.1	-5.1	993	790	25.7

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Toronto	**Ont.**	**5,273**	**5,971**	**6,810**	**-11.7**	**-22.6**	**23,267**	**24,779**	**-6.1**
Bankruptcies		2,541	3,021	4,333	-15.9	-41.4	11,739	15,484	-24.2
Proposals		2,732	2,950	2,477	-7.4	10.3	11,528	9,295	24.0
Hamilton	**Ont.**	**813**	**908**	**992**	**-10.5**	**-18.0**	**3,443**	**3,758**	**-8.4**
Bankruptcies		466	553	758	-15.7	-38.5	2,133	2,706	-21.2
Proposals		347	355	234	-2.3	48.3	1,310	1,052	24.5
St. Catharines - Niagara	**Ont.**	**546**	**527**	**601**	**3.6**	**-9.2**	**2,182**	**2,363**	**-7.7**
Bankruptcies		328	365	436	-10.1	-24.8	1,397	1,722	-18.9
Proposals		218	162	165	34.6	32.1	785	641	22.5
Kitchener	**Ont.**	**504**	**576**	**742**	**-12.5**	**-32.1**	**2,254**	**2,650**	**-14.9**
Bankruptcies		314	345	546	-9.0	-42.5	1,452	1,914	-24.1
Proposals		190	231	196	-17.7	-3.1	802	736	9.0
Brantford	**Ont.**	**159**	**195**	**228**	**-18.5**	**-30.3**	**740**	**768**	**-3.6**
Bankruptcies		94	131	163	-28.2	-42.3	476	544	-12.5
Proposals		65	64	65	1.6	0.0	264	224	17.9
Guelph	**Ont.**	**140**	**136**	**230**	**2.9**	**-39.1**	**551**	**709**	**-22.3**
Bankruptcies		77	81	164	-4.9	-53.0	335	484	-30.8
Proposals		63	55	66	14.5	-4.5	216	225	-4.0
London	**Ont.**	**763**	**731**	**855**	**4.4**	**-10.8**	**2,820**	**3,178**	**-11.3**
Bankruptcies		528	518	693	1.9	-23.8	2,021	2,572	-21.4
Proposals		235	213	162	10.3	45.1	799	606	31.8
Windsor	**Ont.**	**471**	**524**	**713**	**-10.1**	**-33.9**	**2,014**	**2,707**	**-25.6**
Bankruptcies		317	346	598	-8.4	-47.0	1,380	2,184	-36.8
Proposals		154	178	115	-13.5	33.9	634	523	21.2
Barrie	**Ont.**	**297**	**263**	**342**	**12.9**	**-13.2**	**1,151**	**1,290**	**-10.8**
Bankruptcies		184	146	259	26.0	-29.0	669	901	-25.7
Proposals		113	117	83	-3.4	36.1	482	389	23.9
Greater Sudbury	**Ont.**	**205**	**228**	**317**	**-10.1**	**-35.3**	**888**	**999**	**-11.1**
Bankruptcies		151	183	270	-17.5	-44.1	684	836	-18.2
Proposals		54	45	47	20.0	14.9	204	163	25.2
Thunder Bay	**Ont.**	**104**	**129**	**154**	**-19.4**	**-32.5**	**476**	**592**	**-19.6**
Bankruptcies		87	108	129	-19.4	-32.6	396	481	-17.7
Proposals		17	21	25	-19.0	-32.0	80	111	-27.9
Winnipeg	**Man.**	**412**	**448**	**531**	**-8.0**	**-22.4**	**1,769**	**2,030**	**-12.9**
Bankruptcies		306	340	411	-10.0	-25.5	1,352	1,608	-15.9
Proposals		106	108	120	-1.9	-11.7	417	422	-1.2
Regina	**Sask.**	**128**	**117**	**166**	**9.4**	**-22.9**	**494**	**526**	**-6.1**
Bankruptcies		70	60	113	16.7	-38.1	275	388	-29.1
Proposals		58	57	53	1.8	9.4	219	138	58.7

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Saskatoon	**Sask.**	**152**	**162**	**149**	**-6.2**	**2.0**	**630**	**559**	**12.7**
Bankruptcies		101	107	110	-5.6	-8.2	423	397	6.5
Proposals		51	55	39	-7.3	30.8	207	162	27.8
Calgary	**Alta.**	**858**	**885**	**1,145**	**-3.1**	**-25.1**	**3,375**	**3,674**	**-8.1**
Bankruptcies		686	682	970	0.6	-29.3	2,625	3,135	-16.3
Proposals		172	203	175	-15.3	-1.7	750	539	39.1
Edmonton	**Alta.**	**930**	**923**	**1,129**	**0.8**	**-17.6**	**3,572**	**3,722**	**-4.0**
Bankruptcies		646	665	893	-2.9	-27.7	2,551	3,021	-15.6
Proposals		284	258	236	10.1	20.3	1,021	701	45.6
Kelowna	**B.C.**	**166**	**190**	**205**	**-12.6**	**-19.0**	**723**	**742**	**-2.6**
Bankruptcies		126	141	161	-10.6	-21.7	548	608	-9.9
Proposals		40	49	44	-18.4	-9.1	175	134	30.6
Abbotsford	**B.C.**	**107**	**131**	**120**	**-18.3**	**-10.8**	**488**	**497**	**-1.8**
Bankruptcies		77	107	97	-28.0	-20.6	381	406	-6.2
Proposals		30	24	23	25.0	30.4	107	91	17.6
Vancouver	**B.C.**	**1,273**	**1,464**	**1,666**	**-13.0**	**-23.6**	**5,512**	**5,829**	**-5.4**
Bankruptcies		927	1,098	1,310	-15.6	-29.2	4,100	4,671	-12.2
Proposals		346	366	356	-5.5	-2.8	1,412	1,158	21.9
Victoria	**B.C.**	**261**	**306**	**318**	**-14.7**	**-17.9**	**1,063**	**1,137**	**-6.5**
Bankruptcies		205	239	272	-14.2	-24.6	830	937	-11.4
Proposals		56	67	46	-16.4	21.7	233	200	16.5

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
St. John's	**N.L.**	**1**	**2**	**1**	**-50.0**	**0.0**	**7**	**8**	**-12.5**
Bankruptcies		1	2	1	-50.0	0.0	7	8	-12.5
Proposals		0	0	0	--	--	0	0	--
Halifax	**N.S.**	**22**	**33**	**12**	**-33.3**	**83.3**	**86**	**72**	**19.4**
Bankruptcies		18	25	12	-28.0	50.0	65	66	-1.5
Proposals		4	8	0	-50.0	--	21	6	250.0
Moncton	**N.B.**	**9**	**3**	**5**	**200.0**	**80.0**	**21**	**18**	**16.7**
Bankruptcies		8	3	3	166.7	166.7	20	13	53.8
Proposals		1	0	2	--	-50.0	1	5	-80.0
Saint John	**N.B.**	**3**	**1**	**7**	**200.0**	**-57.1**	**6**	**17**	**-64.7**
Bankruptcies		2	1	4	100.0	-50.0	4	6	-33.3
Proposals		1	0	3	--	-66.7	2	11	-81.8
Saguenay	**Que.**	**3**	**6**	**7**	**-50.0**	**-57.1**	**22**	**30**	**-26.7**
Bankruptcies		3	5	6	-40.0	-50.0	19	23	-17.4
Proposals		0	1	1	-100.0	-100.0	3	7	-57.1
Québec	**Que.**	**39**	**34**	**26**	**14.7**	**50.0**	**170**	**224**	**-24.1**
Bankruptcies		27	29	19	-6.9	42.1	119	145	-17.9
Proposals		12	5	7	140.0	71.4	51	79	-35.4
Sherbrooke	**Que.**	**5**	**4**	**9**	**25.0**	**-44.4**	**36**	**55**	**-34.5**
Bankruptcies		4	4	9	0.0	-55.6	28	49	-42.9
Proposals		1	0	0	--	--	8	6	33.3
Trois-Rivières	**Que.**	**4**	**7**	**12**	**-42.9**	**-66.7**	**38**	**55**	**-30.9**
Bankruptcies		3	3	11	0.0	-72.7	25	40	-37.5
Proposals		1	4	1	-75.0	0.0	13	15	-13.3
Montréal	**Que.**	**271**	**349**	**326**	**-22.3**	**-16.9**	**1,292**	**1,414**	**-8.6**
Bankruptcies		191	231	258	-17.3	-26.0	900	1,126	-20.1
Proposals		80	118	68	-32.2	17.6	392	288	36.1
Ottawa - Gatineau	**Ont./ Que.**	**36**	**52**	**48**	**-30.8**	**-25.0**	**188**	**257**	**-26.8**
Bankruptcies		25	43	39	-41.9	-35.9	141	201	-29.9
Proposals		11	9	9	22.2	22.2	47	56	-16.1
Kingston	**Ont.**	**6**	**3**	**10**	**100.0**	**-40.0**	**19**	**34**	**-44.1**
Bankruptcies		6	3	8	100.0	-25.0	17	32	-46.9
Proposals		0	0	2	--	-100.0	2	2	0.0
Peterborough	**Ont.**	**1**	**0**	**2**	**--**	**-50.0**	**5**	**8**	**-37.5**
Bankruptcies		1	0	2	--	-50.0	5	7	-28.6
Proposals		0	0	0	--	--	0	1	-100.0
Oshawa	**Ont.**	**16**	**17**	**22**	**-5.9**	**-27.3**	**71**	**76**	**-6.6**
Bankruptcies		13	13	19	0.0	-31.6	63	70	-10.0
Proposals		3	4	3	-25.0	0.0	8	6	33.3

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Toronto	**Ont.**	**198**	**235**	**302**	**-15.7**	**-34.4**	**944**	**1,253**	**-24.7**
Bankruptcies		153	197	268	-22.3	-42.9	764	1,048	-27.1
Proposals		45	38	34	18.4	32.4	180	205	-12.2
Hamilton	**Ont.**	**22**	**35**	**44**	**-37.1**	**-50.0**	**109**	**162**	**-32.7**
Bankruptcies		17	33	41	-48.5	-58.5	95	145	-34.5
Proposals		5	2	3	150.0	66.7	14	17	-17.6
St. Catharines - Niagara	**Ont.**	**14**	**21**	**26**	**-33.3**	**-46.2**	**78**	**89**	**-12.4**
Bankruptcies		11	20	23	-45.0	-52.2	68	76	-10.5
Proposals		3	1	3	200.0	0.0	10	13	-23.1
Kitchener	**Ont.**	**9**	**13**	**30**	**-30.8**	**-70.0**	**57**	**88**	**-35.2**
Bankruptcies		7	12	26	-41.7	-73.1	47	71	-33.8
Proposals		2	1	4	100.0	-50.0	10	17	-41.2
Brantford	**Ont.**	**5**	**6**	**4**	**-16.7**	**25.0**	**24**	**24**	**0.0**
Bankruptcies		4	5	1	-20.0	300.0	20	20	0.0
Proposals		1	1	3	0.0	-66.7	4	4	0.0
Guelph	**Ont.**	**0**	**3**	**5**	**-100.0**	**-100.0**	**13**	**23**	**-43.5**
Bankruptcies		0	3	4	-100.0	-100.0	13	20	-35.0
Proposals		0	0	1	--	-100.0	0	3	-100.0
London	**Ont.**	**5**	**14**	**15**	**-64.3**	**-66.7**	**49**	**69**	**-29.0**
Bankruptcies		3	14	12	-78.6	-75.0	40	63	-36.5
Proposals		2	0	3	--	-33.3	9	6	50.0
Windsor	**Ont.**	**14**	**12**	**12**	**16.7**	**16.7**	**42**	**54**	**-22.2**
Bankruptcies		11	11	12	0.0	-8.3	37	48	-22.9
Proposals		3	1	0	200.0	--	5	6	-16.7
Barrie	**Ont.**	**8**	**8**	**10**	**0.0**	**-20.0**	**26**	**40**	**-35.0**
Bankruptcies		6	8	8	-25.0	-25.0	22	35	-37.1
Proposals		2	0	2	--	0.0	4	5	-20.0
Greater Sudbury	**Ont.**	**2**	**2**	**5**	**0.0**	**-60.0**	**8**	**25**	**-68.0**
Bankruptcies		2	2	4	0.0	-50.0	8	23	-65.2
Proposals		0	0	1	--	-100.0	0	2	-100.0
Thunder Bay	**Ont.**	**4**	**4**	**7**	**0.0**	**-42.9**	**23**	**18**	**27.8**
Bankruptcies		3	4	7	-25.0	-57.1	20	17	17.6
Proposals		1	0	0	--	--	3	1	200.0
Winnipeg	**Man.**	**10**	**5**	**8**	**100.0**	**25.0**	**37**	**37**	**0.0**
Bankruptcies		6	3	5	100.0	20.0	23	28	-17.9
Proposals		4	2	3	100.0	33.3	14	9	55.6
Regina	**Sask.**	**7**	**11**	**16**	**-36.4**	**-56.3**	**37**	**57**	**-35.1**
Bankruptcies		4	5	14	-20.0	-71.4	19	46	-58.7
Proposals		3	6	2	-50.0	50.0	18	11	63.6

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2010	Q2 2010	Q3 2009	Q2 2010 to Q3 2010	Q3 2009 to Q3 2010	09-30-2010	09-30-2009	% Change
Saskatoon	**Sask.**	**3**	**9**	**11**	**-66.7**	**-72.7**	**33**	**41**	**-19.5**
Bankruptcies		3	6	8	-50.0	-62.5	26	35	-25.7
Proposals		0	3	3	-100.0	-100.0	7	6	16.7
Calgary	**Alta.**	**36**	**29**	**50**	**24.1**	**-28.0**	**144**	**185**	**-22.2**
Bankruptcies		33	27	39	22.2	-15.4	127	155	-18.1
Proposals		3	2	11	50.0	-72.7	17	30	-43.3
Edmonton	**Alta.**	**28**	**26**	**28**	**7.7**	**0.0**	**117**	**105**	**11.4**
Bankruptcies		22	23	23	-4.3	-4.3	88	82	7.3
Proposals		6	3	5	100.0	20.0	29	23	26.1
Kelowna	**B.C.**	**3**	**7**	**4**	**-57.1**	**-25.0**	**20**	**26**	**-23.1**
Bankruptcies		2	7	4	-71.4	-50.0	16	25	-36.0
Proposals		1	0	0	--	--	4	1	300.0
Abbotsford	**B.C.**	**2**	**0**	**3**	**--**	**-33.3**	**13**	**11**	**18.2**
Bankruptcies		2	0	3	--	-33.3	13	9	44.4
Proposals		0	0	0	--	--	0	2	-100.0
Vancouver	**B.C.**	**28**	**39**	**43**	**-28.2**	**-34.9**	**154**	**229**	**-32.8**
Bankruptcies		21	33	36	-36.4	-41.7	126	181	-30.4
Proposals		7	6	7	16.7	0.0	28	48	-41.7
Victoria	**B.C.**	**3**	**7**	**28**	**-57.1**	**-89.3**	**20**	**73**	**-72.6**
Bankruptcies		3	6	3	-50.0	0.0	16	39	-59.0
Proposals		0	1	25	-100.0	-100.0	4	34	-88.2